

ABSTRACT

A transaction apparatus (10) includes a multifunction card (12) and a portable terminal (14). The multifunction card includes a programmable memory (18) ~~and a magnetic stripe (16) thereon~~. The programmable memory on the card is used to store indicia corresponding to account data ~~which is input to the memory by reading with the terminal magnetic stripe data from a plurality of conventional magnetic stripe cards~~. The programmable memory further includes signature data representative of user-identifying signature ~~cash value as well as instructions, prompt messages and icons presented in conducting transactions~~. The signature data can comprise a scanned user-identifying written signature. A user is enabled to operate the apparatus to select one of the accounts stored in memory, ~~and to write account data corresponding to the selected account to the magnetic stripe of the card~~. The user is also enabled to use the apparatus to transmit the signature data via wireless communication during a transaction ~~enter visible indicia such as bar codes and to selectively reproduce the bar codes on the display of the apparatus~~. The apparatus is also selectively operative to transfer funds between accounts of the user and data representative of cash value stored on the card. The transmitted signature data can be compared to an actual user signature written on an electronic signature pad for a determination of correspondence.